

United States Bankruptcy Court
Southern District of Mississippi

In re:
Angela Bernette Bailey
Debtor

Case No. 25-50370-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jun 18, 2025

User: mssbad
Form ID: 318

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db	+ Angela Bernette Bailey, P.O. Box 756, Bassfield, MS 39421-0756
5485887	+ Kia Motors Finance, Attn: Bankruptcy, Po Box 20825, Fountain Valley, CA 92728-0825
5485894	+ MS Title Loan, 1957 N Jerry Clower Bl, Yazoo City, MS 39194-2560
5485888	+ Marion Finance, 805 Main St, Columbia, MS 39429-2704
5485890	+ Merit Health Wesley, 5001 Hardy St, Hattiesburg, MS 39402-1308
5485896	Sunbelt FCU, Attn: Bankruptcy, 6885 Us Hwy 49, Hattiesburg, MS 39402

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDAHENDERSON.COM	Jun 18 2025 23:47:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
5485879	Email/Text: bankruptcy@lffc.com	Jun 18 2025 19:49:00	1st Franklin, 6335 Us Hwy 49, Ste 20, Hattiesburg, MS 39401
5485880	+ Email/Text: bnc@teampurpose.com	Jun 18 2025 19:49:00	Advance America, 769 US 98, Columbia, MS 39429-8256
5485881	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jun 18 2025 19:48:00	CashNet USA, 175 W Jackson, Ste 1000, Chicago, IL 60604-2863
5485882	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 18 2025 19:49:46	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5485883	+ Email/Text: bankruptcy@curo.com	Jun 18 2025 19:49:00	First Heritage, Attn: Bankruptcy, Po Box 1947, Greenville, SC 29602-1947
5485884	+ EDI: AMINFOFP.COM	Jun 18 2025 23:47:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5485885	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 18 2025 19:49:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5485886	+ Email/Text: melissa.martin@kfcu.org	Jun 18 2025 19:49:00	Keesler Federal Credit, P.O. Box 7001, Biloxi, MS 39534-7001
5485889	Email/Text: cdavenport@lawmemphis.com	Jun 18 2025 19:49:00	Mendelson Law Firm, PO Box 17235, Memphis, TN 38187
5485893	Email/Text: EBN@Mohela.com	Jun 18 2025 19:49:00	Mohela, 633 Spirit Drive, Chesterfield, MO 63005
5485891	Email/Text: EBN@Mohela.com	Jun 18 2025 19:49:00	Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5485892	^ MEBN	Jun 18 2025 19:44:52	Mohela, Pob 60610, Harrisburg, PA 17106-0610
5485895	Email/Text: bankruptcy@republicfinance.com	Jun 18 2025 19:49:00	Republic Finance, 1715 Hardy Street St, Suite 50, Hattiesburg, MS 39404
5485897	^ MEBN		

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5485898 Email/Text: bankruptcy@towerloan.com

Jun 18 2025 19:45:06

Sunbit Financial, Attn: Bankruptcy, 10880
Wilshire Blvd, Ste 870, Los Angeles, CA
90024-4109

Jun 18 2025 19:49:00

Tower Loan, Attn: Bankruptcy, Po Box 320001,
Flowood, MS 39232

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Derek A Henderson T1	trustee@derekhendersonlaw.com dhenderson@ecf.axosfs.com;denise@derekhendersonlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor Angela Bernette Bailey trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 Angela Bernette BaileySocial Security number or ITIN **xxx-xx-6592**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-50370-KMS****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:**Angela Bernette Bailey**

aka Angela B Bailey, aka Angela Bailey

Dated: 6/18/25**By the court:** /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.